Due Date: November 13, 2004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Applicant

Paul H. Phibbs, Jr.

Examiner:

Paul H. Phibbs, Jr.

NOV 0 3 2004

Serial No.:

09/943,059

Group Art Unit

3627

Filed:

August 30, 2001

Docket:

9512

Title:

ALLOCATED BALANCES IN A NET INTEREST REVENUE

IMPLEMENTATION FOR FINANCIAL PROCESSING IN A RELATIONAL

DATABASE MANAGEMENT SYSTEM

CERTIFICATE OF MAILING OR TRANSMISSION UNDER 37 CFR 1.8

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and

Trademark Office, Fax No. (703) 872-9306 on November 3, 2004.

Signature:

Typed Name of Person Mailing this Certificate: Sizio

PETITION FOR EXTENSION OF TIME

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

In accordance with the provisions of 37 C.F.R. §1.136(a), it is respectfully requested that a one-month extension of time be granted in which to respond to the outstanding Office Action mailed September 13, 2004, said period of response being extended from October 13, 2004 to November 13, 2004.

Please charge the required extension fee in the amount of \$110.00 for a large entity to Deposit Account No. 50-1673 of NCR Corporation.

Respectfully submitted,

GATES & COOPER LLP Attorneys for Applicant(s)

Howard Hughes Center

6701 Center Drive West, Suite 1050

Los Angeles, California 90045

(310) 641-8797

Date: November 3, 2004

Name: George H. Gates

GHG/sim

Reg. No.: 33,500